

February 27, 2023  
Catherine Mirakian

**In Support of:**

**S.B. 4: AN ACT CONCERNING CONNECTICUT'S PRESENT AND FUTURE HOUSING NEEDS**

Good afternoon Senator Moore, Representative Luxenberg, and the distinguished members of the Housing Committee:

My name is Catherine Mirakian and I live in Hebron.

**I am testifying in strong support of S.B. 4: An Act Concerning Connecticut's Present and Future Housing Needs.** Connecticut has an opportunity to make real progress towards fixing the housing crisis with this bill. Connecticut can become a leader in housing justice for the rest of the country and we need to start now. There are a lot of powerful and innovative pieces of this legislation to really move us in that direction. Everyone deserves safe, healthy and affordable housing and it's time our laws reflect that!

*While I have not personally been impacted by the housing crisis I am keenly aware of the issues many of our citizens face with unprecedented rental rate increases, especially at a very difficult time of increased inflation and costs for many services and goods that the public requires.*

*These data points illustrate how egregious the situation is for many of our citizens, usually those who are already disadvantaged:*

- CT renters saw average rent increases of 20% in the last two years, with some areas experiencing 30% to 40% increases, and **state law currently does not limit how much landlords can raise rent.**
- Renters can't afford to pay more. **52% of CT renters are already cost-burdened, meaning they spend more than 30% of their gross monthly income on housing, with Black households, Seniors, and people with disabilities disproportionately affected.** Wages aren't keeping up with rising rents.
- Skyrocketing rent drives homelessness, evictions, and displacement. **A \$100 increase in rent is associated with a 9% increase in homelessness.**
- **72% of likely Connecticut voters support a 2.5% cap on rent increases in recent polling.**
- Rent caps are a constitutional policy that provide predictable, reasonable rent increases.
- Renters deserve stability, including predictable rent payments and predictable increases, like homeowners with mortgages. This fosters neighborhood stability and strengthens communities.
- Rent caps provide immediate relief for tenants from rising rent as we create more affordable housing in our state and ensure that the housing we build today remains affordable tomorrow.

If we are to be considered a progressive state, we must enact these practices.

***I believe housing is a human right and it must be affordable.*** One point I would like you to consider is also the long-standing systemic racism in housing that has been pervasive in Connecticut.

*The Coalition for Diversity and Equity in Hebron has been working hard to become knowledgeable on this subject and work to support laws that remove barriers so that more affordable housing will be available in our town.*

*The Report on the discriminatory effects of zoning laws in Connecticut by the Commission on Human Rights and Opportunities details the discriminatory practices and highlights the complexity of this problem. Here is an excerpt from the Executive Summary of this report:*

*“Connecticut is one of the most racially segregated states in the nation. There are many reasons for this, including centuries of government and private policies and practices that intentionally limited housing opportunities for Black, Indigenous, People of Color (BIPOC) to certain areas of the state. Historically, White Americans have held power and privilege to the exclusion of others. While some of the most extreme policies and practices producing that exclusion have been outlawed, segregation persists today. **One of the tools of segregation is zoning policy.**”* For more information, this report can be found at: <https://portal.ct.gov/-/media/CHRO/Publications/CHROs-Zoning-and-Discrimination-2021-Report.pdf>

*While this bill will improve some of our citizens' immediate problems with their rent increases there is much more work to be done. One of the ways this bill can be improved upon is to address affordable housing where tenants in income-restricted apartments are being priced out by sudden and unaffordable increases.*

*Another crisis which will be affected by the passage of this bill is homelessness among older Americans. Statistics from <https://www.aarp.org/home-family/your-home/info-2022/americas-homeless-over-50/?CMP=RDRCT-HOMELESS-12162022> are cited below:*

- Nearly 1 in 5 people in the U.S. without a permanent place to live are 55 and older, HUD's most recent data shows.
- In 2020, the number HUD counted as homeless nationally was 580,466, and 18 percent were 55 and older.
- From 2009 to 2017, The percentage of people 62 or older that are homeless nearly doubled.
- A [2019 study by University of Pennsylvania researchers and others](#) that analyzed the populations of shelters in New York City, Los Angeles and Boston predicted **by 2030, the number of people 65 and older who are homeless will nearly triple compared with 2017.**
- *We just don't have enough housing options, particularly for those with lower incomes.*

We have a chance to put a real dent in the housing crisis with this legislation. The things included in this bill will really improve the quality of life of our communities. **I urge the Committee to have the courage to make the right choice and pass S.B. 4 An Act Concerning Connecticut's Present and Future Housing Needs.**

Thank you,  
Catherine Mirakian  
Hebron, CT